



10.01.06

Jameen Smith  
204 POST CEDAR PLACE  
RICHMOND VA 23223

Bankruptcy Education Certificate #: 02114-VAE-DE-000874742  
Bankruptcy Case # : 0631703

Dear Jameen Smith:

Congratulations! You have successfully completed the pre-discharge bankruptcy education seminar and have passed the required examination with a score of 30 out of 30. Your certificate is enclosed. If your attorney has an express account with CCCS, a copy of the certificate will be sent to your attorney's office.

As promised, your credit score at the time we pulled your credit report was 536. For more information about credit scores, please visit our site, or the Fair Isaac Corporation at [www.myfico.com](http://www.myfico.com).

Thank you for choosing Consumer Credit Counseling Service (CCCS) of Greater Atlanta, a member of the CredAbility Network. For over 42 years, CCCS has been the trusted source for budget, credit and housing education and counseling. In the last 12 months, more than 98,000 individuals, like yourself, sought out CCCS counselors and educators for guidance. Please call us again if we can be of help. To schedule a free appointment, call us at 1-800-251-CCCS (2227), or visit us online at [www.cccsinc.org](http://www.cccsinc.org).

We wish you success!

Sincerely,

Doug Erickson  
Bankruptcy Relationship Manager  
Consumer Credit Counseling Service

**Certificate Number: 02114-VAE-DE-000874742**  
**Bankruptcy Case Number: 0631703**

I CERTIFY that on 10/01/06, at 11:14 o'clock PM EDT, Jameen Smith completed a course on personal financial management given by by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District Of Virginia.

**Title: VP External Affairs**  
**By: /s/Ann Morris**

**Date: 10.01.06**

Consumer Credit Counseling Service (CredAbility):  
Phone: 866-672-2227  
Email: [info@cccsinc.org](mailto:info@cccsinc.org)  
Website: [www.cccsbankruptcy.org](http://www.cccsbankruptcy.org)  
Tax ID: 58-0942924



09.30.06

William A Smith Sr  
204 POST CEDAR PLACE  
RICHMOND VA 23223

Bankruptcy Education Certificate #: 02114-VAE-DE-000871779  
Bankruptcy Case # : 0631703

Dear William A Smith Sr:

Congratulations! You have successfully completed the pre-discharge bankruptcy education seminar and have passed the required examination with a score of 30 out of 30. Your certificate is enclosed. If your attorney has an express account with CCCS, a copy of the certificate will be sent to your attorney's office.

As promised, your credit score at the time we pulled your credit report was 542. For more information about credit scores, please visit our site, or the Fair Isaac Corporation at [www.myfico.com](http://www.myfico.com).

Thank you for choosing Consumer Credit Counseling Service (CCCS) of Greater Atlanta, a member of the CredAbility Network. For over 42 years, CCCS has been the trusted source for budget, credit and housing education and counseling. In the last 12 months, more than 98,000 individuals, like yourself, sought out CCCS counselors and educators for guidance. Please call us again if we can be of help. To schedule a free appointment, call us at 1-800-251-CCCS (2227), or visit us online at [www.cccsinc.org](http://www.cccsinc.org).

We wish you success!

Sincerely,

Doug Erickson  
Bankruptcy Relationship Manager  
Consumer Credit Counseling Service

**Certificate Number: 02114-VAE-DE-000871779**  
**Bankruptcy Case Number: 0631703**

I CERTIFY that on 09/30/06, at 08:19 o'clock PM EDT, William A Smith Sr completed a course on personal financial management given by by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District Of Virginia.

**Title: VP External Affairs**  
**By: /s/Ann Morris**

**Date: 09.30.06**

Consumer Credit Counseling Service (CredAbility):  
Phone: 866-672-2227  
Email: [info@cccsinc.org](mailto:info@cccsinc.org)  
Website: [www.cccsbankruptcy.org](http://www.cccsbankruptcy.org)  
Tax ID: 58-0942924